

Application Serial No.: 09/732,008

Attorney Docket No. 019213-0311422

In Response to Office Action mailed March 9, 2006

AMENDMENTS TO THE SPECIFICATION: identifying insertions and ~~deletions~~.

Please replace the ABSTRACT, at pg. 38, with the following rewritten ABSTRACT:

~~The present invention provides a~~ A common collaboration tool for a financial services client and authorized advisors to work together online through the common tool is provided. The tool enables a scope of authorization to be given to advisors and/or other participants for security and confidentiality reasons. The tool enables advisors (and/or other participants) to access information submitted (or authorized) by the client to collaborate as a cohesive team in sharing information, devising a plan, addressing client's concerns, drafting (or modifying) a document and performing other services for the client.